

Information to identify the case:

Debtor 1	Ivelis Bermudez	Social Security number or ITIN	xxx-xx-6103
	First Name Middle Name Last Name	EIN	-----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN	-----
	First Name Middle Name Last Name	EIN	-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-33175-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ivelis Bermudez

12/11/23

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ivelis Bermudez
Debtor

Case No. 18-33175-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: Dec 11, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2023:

Recip ID	Recipient Name and Address
db	+ Ivelis Bermudez, 599 North Valley Ave., Vineland, NJ 08360-3365
517886946	+ City Of Vineland, 640 E Wood St, Tax Collector, Vineland, NJ 08360-3722
517969725	+ Vineland Municipal Utilities, Jeffrey N. Medio, Esq., 717 E. Elmer St., Ste. 7, Vineland, NJ 08360-4758

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 11 2023 20:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 11 2023 20:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: mtgbk@shellpointmtg.com	Dec 11 2023 20:56:00	NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
517886944	+ EDI: BANKAMER	Dec 12 2023 01:47:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
517969776	+ EDI: BANKAMER2	Dec 12 2023 01:48:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517944138	EDI: CAPITALONE.COM	Dec 12 2023 01:48:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517886945	+ EDI: CAPITALONE.COM	Dec 12 2023 01:48:00	Capital One Bank USA, 10700 Capital One Way, Glen Allen, VA 23060-9243
517929563	Email/PDF: bncnotices@becket-lee.com	Dec 11 2023 21:16:33	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517886947	EDI: WFNNB.COM	Dec 12 2023 01:48:00	Comenity Bank/VCTRSSEC, PO Box 182789, Columbus, OH 43218-2789
517886948	EDI: CITICORP	Dec 12 2023 01:48:00	DSNB/MACY'S, Po Box 8218, Mason, OH 45040
518002482	EDI: Q3G.COM	Dec 12 2023 01:48:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
520101858	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 11 2023 20:57:00	FEDERAL HOME LOAN MORTGAGE CORPORATION, Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250, FEDERAL HOME LOAN MORTGAGE CORPORATION, Select Portfolio Servicing, Inc. 84165-0250
520101857	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 11 2023 20:57:00	FEDERAL HOME LOAN MORTGAGE

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Dec 11, 2023

Form ID: 3180W

Total Noticed: 27

517886951	EDI: IRS.COM	Dec 12 2023 01:48:00	CORPORATION, Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
517886952	+ Email/Text: PBNCNotifications@perituservices.com	Dec 11 2023 20:56:00	Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
517913997	Email/Text: Bankruptcy@mjrf.com	Dec 11 2023 20:56:00	Kohls, PO Box 3115, Milwaukee, WI 53201-3115
518008432	Email/Text: mtgbk@shellpointmtg.com	Dec 11 2023 20:56:00	Mullooly, Jeffrey, Rooney & Flynn, LLP, 6851 jericho Turnpike, Suite 220, Attn: Arrow Financial Services, Syosset, NY 11791
517886953	^ MEBN	Dec 11 2023 20:55:27	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
517993208	EDI: PRA.COM	Dec 12 2023 01:48:00	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
517989286	EDI: Q3G.COM	Dec 12 2023 01:48:00	Portfolio Recovery Associates, LLC, c/o Qcard, POB 41067, Norfolk VA 23541
517886954	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Dec 11 2023 20:56:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517886955	+ EDI: SYNC	Dec 12 2023 01:48:00	State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245
517886956	+ EDI: SYNC	Dec 12 2023 01:48:00	SYNCB/QVC, PO Box 965005, Orlando, FL 32896-5005
517889018	+ EDI: SYNC	Dec 12 2023 01:48:00	Syncb/ToysRus, PO Box 965001, Orlando, FL 32896-5001
			Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517886949	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517886950	*	Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2023 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-1 Participation Interest Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING hkaplan@raslg.com kimwilson@raslg.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kimberly A. Wilson	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-1 Participation Interest Trust kimwilson@raslg.com
Seymour Wasserstrum	on behalf of Debtor Ivelis Bermudez mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
Sindi Mncina	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8